

THE PROGRAM

Q: What is ERAP 2?

A: The Emergency Rental Assistance Program (ERAP) is a U.S. Treasury funded program providing financial assistance to support Richland County renters who are unable to pay rent or utilities due to the COVID-19 pandemic.

- ERAP 2 is a grant program wherein rental or utility payments are made on behalf of an income-eligible household for a maximum period of 18 months of assistance under ERAP 1 and ERAP 2 combined to maintain housing and/or to reduce rental and utility payment delinquency in arrears as a result of the economic downturn during the COVID-19 pandemic.

Q: What does the assistance include?

A: Assistance can include:

1. Eligible late (arrears) payments made directly to your landlord, property management agent or utility provider for rent or utilities accrued after March 13, 2020; or
2. Eligible monthly payment made directly to the landlord, property management agent for 3 months' of future rent up to a maximum of 18 months; or
3. Monthly payment combination of items a. and b.

Q: How do I apply?

A: Online:

Apply online if at all possible for the fastest application review and results.

- The most efficient way to submit your application is through the Richland County online application web-link portal @ <https://portal.neighborlysoftware.com/erap-richlandcountysc/Participant>
 - The web-link is available 24 hours a day; 7 days a week
- Our Call Center - Customer Service Representatives are available to assist you with questions or additional information. They can be contacted @ **855-216-9198**.
 - The call center is open during the following days/times:
 - Mondays thru Fridays
 - 8:30 A.M. to 4:30 P.M
 - Saturdays; Sundays & Holidays
 - Closed

Please keep in mind, if you are calling, please be patient as hold times may be lengthy.

- You may also email our Call Center via email @ erap.richlandcounty.sc@tetrattech.com

In person:

Richland County Government:

Richland County is offering in-person (by appointment only) application filing assistance at:

Richland County Department of Government & Community Services
2000 Hampton Street, Suite 3014
Columbia, SC 29204

Appointments will be available Monday thru Friday, 8:30 A.M. to 4:00 P.M.

Applicants will need to call the Richland County Appointment Hotline @ 803-576-1513 to schedule their appointment.

Richland Library:

Richland Library has teamed up with Richland County to assist our residents in applying for assistance through the Emergency Rental Assistance Program.

The Richland Library's services include:

- Free outdoor Wi-Fi access, which is available at all thirteen (13) library branches.
 - Wi-Fi can be accessed in the parking lot of all locations except Sandhills
 - For more information please go to:
<https://www.richlandlibrary.com/locations>
- Eight (8) library branches are open for free indoor computer use.
 - These branches include:
 - Richland Library Ballentine
 - Richland Library Eastover
 - Richland Library Northeast
 - Richland Main Library
 - Richland Library North Main
 - Richland Library Sandhills
 - Richland Library Southeast
 - Richland Library St. Andrews
 - For more information on these branches please go to:
<https://www.richlandlibrary.com/locations>
- In person assistance
 - Richland County will have trained Social Work Department staff available to assist residents in completing their application online.
 - To schedule an appointment or to speak with a trained Social Work member:
 - Call: 803-509-8371
 - Text: 803-386-8506
 - Email: socialworker@richlandlibrary.com
- HomeSpot (Wi-Fi Hot Spot) lending Program

- Richland Library has initiated a lending program which will allow residents to borrow a Wi-Fi Hot Spot for Internet Access from their home.
 - To get more information regarding the HomeSpot Program
 - Call: 803-569-3563
 - Email: Hotspot@richlandlibrary.com
- For General Information
 - Call: 803-799-9084
 - Text: 803-799-9084
 - Internet: www.richlandlibrary.com

Q: Who receives the payment?

A: Payments will be made to the landlord or property Management Company and/or applicable utility provider. If the landlord or utility provider chooses not to participate in this program, payments will be made directly to the applicant with the expectation the applicant will use the money to pay their rental arrears, utility arrears, or future rent payments as applicable.

Q: I am a tenant; do I need to get my landlord to participate?

A: Yes, you are required to notify your landlord and seek their participation. However, as a part of your application process Richland County will also attempt to notify your landlord.

Q: I am a tenant; my landlord has not responded to me about participating in this program. What do I do?

A: Document the communication between you and your landlord (emails, texts, letters, certified mail) showing that you have tried to communicate without a response. You must try to communicate with them at least three times in a period up of seven (7) calendar days.

Q: Can the landlord evict me if they are participating in the ERAP 2 Program

A: With respect to landlords that receive funds under the ERA2 program for prospective rent, the landlord is prohibited from evicting the tenant for nonpayment of rent during the period covered by the assistance.

- In addition, with respect to landlords that receive funds for rental arrears, to promote the purpose of the program the County encourages that landlords refrain from evicting the tenant for nonpayment of rent for some period of time, consistent with applicable law.
- In all cases, the County strongly encourages landlords that receive funds under the ERA, as a condition of receiving the funds, not to evict tenants for nonpayment of rent for 30 to 90 days longer than the period covered by the rental assistance.

ELIGIBILITY

Q: What is an “eligible household”?

A:

1. A renter household with one or more people who have qualified for unemployment benefits, or experienced a reduction in income, or

experienced other financial hardships due to the COVID-19 pandemic.

2. The household is at risk for homelessness or already lives in an unsafe or unstable housing situation.
3. The household's combined gross income can be no more than 80% of the area median income (AMI).

Q: What is a "household"?

A: Any group of people, related or not, sharing living arrangements. The household income is the combined gross total income, which includes taxes and withholdings of all workers in the household, including children aged 18 and older.

Q: What are the income requirements?

A: To receive assistance, household income can be no more than 80% of Richland County's area median income, as shown on the chart below.

Family Size	Very Low Income	Low Income
	50% or below of Area Median Income (\$)	51%-80% of Area Median Income (\$)
1	24,450	40,700
2	29,050	46,500
3	32,700	52,300
4	36,300	58,100
5	39,250	62,750
6	42,150	67,400
7	45,050	72,050
8	47,950	76,700

Q: Does my household qualify for priority assistance?

A: Priority is given to renter households that qualify as very low income (less than 50% of the area medium income – see chart above) and/or households in which one or more member is unemployed and has been unemployed for 90 days.

Q: What documents do I need to prove that I'm eligible?

A: The following documents are needed to complete the ERAP application:

1. Current Driver's License or other government-issued ID for applicant and co-applicant
2. Signed Lease Agreement (all pages)
3. Narrative of financial hardship due to COVID-19 (can be termination email or letter, written narrative, proof of unemployment, or self-attestation of the hardship, etc.)
4. Proof of Income (every income source needs to be documented, or your Year 2020 10-40 Tax Form)
5. For rental assistance, Eviction Notice or Late Rental Payment Notice, and the amount of arrears by month.
6. For utility assistance notice to disconnect, and/or a statement of

unpaid utilities in a household member's name at the rented address

7. If prior assistance received, documentation of the amounts received to include agency providing the assistance, the specific type of assistance (rent; utilities; etc.) and the amount of assistance received by month.

ECONOMIC HARDSHIP

Q: How do I prove that my household has experienced economic hardship due to COVID-19?

A: You must provide documentation, which shows one or more individuals within the household:

1. Has qualified for unemployment benefits; or
2. Has experienced a reduction in household income, incurred significant costs or experienced other financial hardship due, directly or indirectly, to the COVID-19 pandemic
3. Has provided self-attestation to either a or b (above)

Q: How do I prove that my household is at risk of experiencing homelessness or housing instability?

A: You must provide documentation, which shows risk to household:

1. Past due utility or rent notice, or eviction notice
2. Unsafe or unhealthy living conditions (e.g. photos)
3. Has provided self-attestation to either a or b (above)

Q: What documents are acceptable to prove direct or indirect financial impact of COVID-19?

A: Acceptable documents include, but are not limited to:

1. Notice of workplace closure, job loss, furlough or reduced hours from employer during eligible pandemic period (March 13, 2020 to present)
2. A signed self-attestation that includes name of household member who is self-employed, name and nature of business, and narrative confirming economic impact on self-employment during eligible pandemic period
3. Documentation of sickness or caring for household or family member sick with COVID-19
4. Documentation of extraordinary out-of-pocket childcare expenses due to school closures, medical expenses or health care expenditures stemming from COVID-19 infection

DIFFICULTY APPLYING

Q: How do I apply if I do not have access to the internet?

- **A:** If you do not have internet access or have a friend or family member who can assist you, or you are, unable to travel to your local library branch you may contact the application center via

phone for further assistance and instructions.

- Our Call Center - Customer Service Representatives are available to assist you with questions or additional information. They can be contacted @ **855-216-9198**.
- Beginning on April 5, 2021, the call center is open during the following days/times:
 - Mondays thru Fridays
 - 8:30 A.M. to 4:30 P.M
 - Saturdays; Sundays & Holidays
 - Closed

Please keep in mind, if you are calling, please be patient as hold times may be lengthy.

Again, apply online if at all possible for the fastest application review and results.

Q: If I am denied assistance, can I appeal the decision?

A: Yes. The denial letter you receive if your application is rejected will also provide the process for appealing the denial and any other available information regarding additional or supplemental assistance resources.